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ABSTRACT

This teacher's guide for consumer education, one in a series of consumer resources, provides learning activities for secondary students and 4-H Club members. The document emphasizes the importance of teenagers as consumers. Based on this philosophy, the materials are developed to give teens the training and guidance to develop the skills needed to become competent consumers. The document is divided into two sections. The first section, the teacher's guide, includes a statement of purpose, objectives, ideas, suggested resources, and a suggested discussion outline for individual learning activities. The student materials in the second section provide background information and specific learning activities which revolve around topics such as advertising, shopping, credit, consumer responsibility, and the metric system. (Author/JR)

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TEEN CONSUMER

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FLORIDA COOPERATIVE EXTENSION SERVICE
INSTITUTE OF FOOD AND AGRICULTURAL SCIENCES
UNIVERSITY OF FLORIDA, GAINESVILLE

TEACHING GUIDE

TEENS ARE IMPORTANT AS CONSUMERS
Special Interest Teaching Guide
Teen Consumer 4-H Project

STATEMENT OF PURPOSE

Although teens compose approximately 13% of the consuming population their influence greatly exceeds their numbers. Teens collectively spend millions of dollars annually in discretionary spending. As members of families, they also influence a major portion of the purchases made by their parents. It is not surprising that they are wooed by business and industry.

* * * * *

OBJECTIVES OF TEENS ARE IMPORTANT AS CONSUMERS

For teens to realize they compose an important segment of the consuming population.

For teens to realize they need training and guidance to develop the skills needed to become competent consumers.

For teens to realize there is a distinction between the information needed to make individual purchases and the judgments necessary to make wise buying decisions, and that throughout life information gathering will be a continuous and necessary process in order to exercise the principles of good judgment which were learned.

* * * * *

IDEAS TO TEACH IN TEENS ARE IMPORTANT AS CONSUMERS

All teen-agers are consumers.

Teens are inexperienced as consumers and have received very little training in this important area.

4-H consumer education projects can help young people to become more competent as consumers.

It is a unique phenoma when teens who are not self supporting form an important segment of the consuming population and exert a tremendous influence on the marketing system of a nation. This is the result of an affluent economy.

Teens own an impressive collection of items representing many dollars spent. Among their possessions teens have items which they do not use that collectively represent a considerable investment. These purchases frequently are the result of impulse buying or poor judgment.

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SUGGESTED RESOURCES

People

Ask the manager of a teen shop, motorcycle shop, or a bicycle shop to discuss his volume of sales to teens and for them, and the dollar value of such sales.

Literature

The literature suggested below is available from the Florida Cooperative Extension Service. Request from your County Extension 4-H Coordinator.

TEENS ARE IMPORTANT AS CONSUMERS
4-H SI 36.1 M -- Member Piece

TEEN PURCHASES

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Florida Cooperative Extension Service
Institute of Food and Agricultural Sciences
University of Florida, Gainesville

SUGGESTED DISCUSSION OUTLINE

It's desirable for the group to have read the member piece TEENS ARE IMPORTANT AS CONSUMERS before the discussion.

Meaning will be added to the discussion if the special interest 4-H members have worked on one or more of the activities suggested in 4-H SI 36.1 M.

1. Many influences working together developed the teen market. These included:
   - urbanization. The growth of large urban areas allows young people to come in contact with each other continuously.
   - new freedoms allowed within families.
   - increased leisure time and changes in family working patterns.
   - better family incomes.
   - mobility, especially on part of teens.
   - advertising.

2. Teen-agers have characteristics that make them unique as consumers.
   - They have not established their buying patterns.
   - They aren't restricted by expenditures necessary for livelihood.
   - They are eager for new experiences. They are developing new attitudes and skills.

3. Teens are pace setters. They want the newest, the latest, the extreme and untried. Fads appeal to them.

4. Teens obtain the money they spend from many sources including employment, parents and gifts.

5. Peer approval is one of the greatest influences on choices made by teens.

6. Manufacturers and merchants recognize that teens are developing shopping skills which will serve them in later years. They endeavor to gain the teen's loyalty for brands and products in an effort to win their patronage for years to come.

7. Teens have a tremendous impact on family spending.
   - Certain purchases are made specifically for the teen, such things as food, clothing, school supplies, dental and medical bills.
   - Teens indirectly influence other purchases such as the size of home needed, the kind of car purchased, the amount of electricity and water used, the amount and kind of insurance carried by parents, etc.

8. Most teens assume some degree of responsibility for helping with family shopping.
   - 3 of each 4 girls assist with the family food buying occasionally.
   - 70% buy gifts for the family members.
   - 10-15% buy some food for the family from their income.

* * * * *

DID YOU KNOW THAT . . .

. . . teenagers come from higher-than-average families - 28% higher according to Federal Government figures? Parents of teens are usually at or near the peak of their earning capacity. Additionally more mothers with teen-age children are in the labor force than are mothers of any other age group. Of course, the salary of the employed mother adds to the family income.

. . . a survey by Rand Youth Bureau in 1968 found America's 28 million teenagers spent twenty billion dollars that year? It was found that:
   - girls age 16-19 spent $16.85 per week of an income of $19.50.
   - boys 16-19 spent $15.65 per week from an income of $18.35.
   - girls 13-15 spent $4.95 weekly from an income of $5.80.
   - boys spent $4.85 weekly from an income of $5.65.

. . . about 11/4 million teens are stockholders? Books written especially for teens are available that explain details of the stock market and its operations.

* * * * *

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TEENS AND ADVERTISING

Special Interest Teaching Guide

Teen Consumer 4-H Project

STATEMENT OF PURPOSE

It's estimated that youth watch 2,500 commercials on television during one year not to mention radio, newspaper, and magazine advertisements. Youth average 220 minutes in front of a television each week. This is more time than they spend with their teachers. With so much exposure to advertising, youth need to understand sales appeals in order to choose rationally from the many products and services available.

* * * * *

OBJECTIVES OF TEENS AND ADVERTISING

For teens to develop an understanding that much advertising is aimed at the youth audience.

To teach teens that advertising is neither all good or all bad.

To encourage teens to analyze advertising to determine the sales appeal being used.

To alert teens to the language of advertising and how to determine which information is reliable.

* * * * *

IDEAS TO TEACH IN TEENS AND ADVERTISING

The youth audience is a special target audience for advertisers because of the desire of youth to try new things.

Advertising is any form of public announcement intended to aid directly or indirectly the sale of products.

Advertisers often use emotional appeals. Such advertising does not really inform; rather it encourages you to buy.

Advertising can be used intelligently when you understand it and are aware of the emotional appeals.

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SUGGESTED RESOURCES

People

The advertising manager from a radio or television station, newspaper, or advertising agency would make an excellent resource person. Such individuals would want to talk about what goes into developing an ad or commercial, cost of various types of ads, economics of advertising, advertising's responsibility to the consumer, and job opportunities in this field.

Places

The advertising department of a newspaper, radio station, or television station would be very good. An advertising agency would be excellent, if there are any in your community.

Literature

TEENS AND ADVERTISING
4-H SI 36.2 M -- Member Piece

A LOOK AT ADVERTISING
Florida Cooperative Extension Service. Request from your County Extension 4-H Coordinator. (EHE 88) Free

Advertisements aimed at teens in magazines, newspapers, on radio, and TV.

Audio-Visual Aids

Both of the slide sets suggested are available from the Florida Cooperative Extension Service. Request from your County Extension 4-H Coordinator at least 3 weeks in advance.

Florida Cooperative Extension Service
Institute of Food and Agricultural Sciences
University of Florida, Gainesville

A LOOK AT ADVERTISING
Color; 5-7 minutes. Explains the development, objectives and some advantages and disadvantages of advertising.

LOVE THAT SMILE or
CAN YOU BUY SEX APPEAL?
Color; script on cassette tape; 5 min. Presents an introduction of advertising claims with specific information about the advertising of two grooming products: toothpastes and mouthwashes.

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SUGGESTED DISCUSSION OUTLINE

It's advisable for the group to have read the information in the member piece of TEENS AND ADVERTISING before the discussion. (4-H SI 36.2 M)

More meaning would be added to the discussion if the members of the group had worked on one or more of the activities suggested in 4-H SI 36.2 M.

1. Exposure to advertising --
   - number of ads you can recall seeing or hearing today.
   - what you do when commercials are on TV or radio.
   - what you do when you see ads in newspapers, magazines or billboards ...read them or block them out.
   - what it takes for advertising to get your attention.

2. Pros and cons of billboards --
   - information versus blight to the countryside.
   - alternatives to billboards, i.e. a handbook listing all services at various exits on interstates.

3. Definition of advertising. Point out how advertising emphasizes only the desirable qualities of a product.

4. Advertising in magazines --
   - why magazines carry ads.
   - magazines that don't contain ads and reasons, i.e. Consumer Reports.

5. Benefits and criticisms of advertising.

6. Advertising appeals --
   - there are 11 appeals listed on the member piece. Have the class list at least one ad using each type of appeal.
   - have each member of the group decide which appeal would be most effective in getting them to buy a product.

7. Favorite ads and reasons.

8. Most disliked ads and reasons.

9. How to use ads for your benefit.

10. Discuss the activities the youth have done related to advertising.

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DID YOU KNOW THAT . . .
. . . the advertising industry is trying to regulate itself? There is now a review board set up to handle criticisms, suggestions and comments pertaining to all forms of advertising. If the youth have some opinions about advertising, why don't you suggest they write this board? The address is: Executive Director, National Advertising Review Board, 850 Third Avenue, New York, NY 10022.

. . . Proctor and Gamble led in advertising expenditures for 1972 by spending $275,000,000?

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SOME INTERESTING THOUGHTS
According to Erich Fromm, a noted psychologist, advertising manipulates the general fear of not being loved. Love, in many commercials, seems to be dependent on a gadget. There's no limit to what the gadget can do. The "concept of a miracle" seems to be present in many commercials. When asked if he thought people believed ads, Dr. Fromm answered, "Yes and no. They know it's nonsense, but they would like to believe it."

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UMPTEEN WAYS TO SHOP

SPECIAL INTEREST TEACHING GUIDE

TEEN CONSUMER 4-H PROJECT

STATEMENT OF PURPOSE

The retail store is an integral part of the American economy. It is the important link between consumer and producer--the last step in production and the first step in consumption. There are many different types of stores and numerous ways to sell. Each has its advantages and its limitations.

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OBJECTIVES OF UMPTEEN WAYS TO SHOP

For teens to learn about the various methods of retailing.

For teens to realize that each method of selling and type of retail establishment have limitations as well as advantages.

For teens to recognize that the intended purpose of an item usually determines where it will be purchased.

* * * * *

IDEAS TO TEACH IN UMPTEEN WAYS TO SHOP

No single store offers all the best bargains or buys.

By patronizing a store, you support its continued existance.

Independent retailers who usually operate neighborhood type stores are decreasing in number. This is because they often find it difficult to compete with larger stores on prices. But they can offer more personal services and an informal atmosphere.

Department stores usually are composed of several departments, often under different ownership, but governed by a central management.

Specialty shops specialize in one kind of merchandise. Some offer individualized shopping assistance.

Voluntary chains are made up of independently owned stores which buy collectively for economic advantages. Most are operated by an owner manager who meets regulations and standards established by the governing body of the organization.

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SUGGESTED RESOURCES

People

A panel could be planned using representatives from different types of stores, i.e., department store, discount store, mail order house, volunteer chain, and independently owned store. Each could discuss the advantages of his type of retailing and some of the limitations.

Places

Visit several different stores such as a discount store, specialty shop, and department store. Compare the availability of sales people, services offered, and prices. Have the students list the things they like and dislike about each place.

Literature

Umpteen Ways To Shop -- 4-H SI 36.3 M
Request from your County Extension 4-H Coordinator.

Florida Cooperative Extension Service
Institute of Food and Agricultural Sciences
University of Florida, Gainesville

SUGGESTED DISCUSSION OUTLINE

It's desirable for the group to have read the member piece UMPTEEN WAYS TO SHOP before the discussion.

Meaning will be added to the discussion if the special interest 4-H members have worked on one or more of the activities suggested in 4-H SI 36.3 M.

1. The type of retail outlet used is often determined by circumstances of the consumer and the purpose of the purchase. For example:
   - if money is limited, credit may be used.
   - if transportation is not readily available, purchases may be made by mail order or from a door-to-door salesman.
   - a forgotton item may be purchased from a convenience store long after the other stores are closed.

2. New trends are developing constantly in retailing. Today's trends include:
   - Self Service.
     - growth of vending machines.
     - greater number of stores where customers select purchases and pay for them near the exit.

   - Discounting.
     - development and growth of discount stores.
     - increasing variety in types of discount stores, i.e., building supplies, clothing, groceries, and department stores.
     - originally discount stores were located in warehouses in low rent areas and offered no extras such as credit, attractive surroundings, delivery service, etc. Many now offer surroundings and services similar to the traditional stores while many of the traditional stores are becoming "discount".

   - Another trend is stores grouped in one general location, individually owned but regulated to some degree by a central management.
     - shopping centers and shopping malls.
     - leased departments of department stores such as the photographic, shoe, or sewing machine departments.

3. Discuss door-to-door selling--
   - Types of door-to-door salesmen--
     - the neighbor who earns money as a "spare time salesman".
     - the route man.
     - the transcient salesman.

   - Special problem of door-to-door salesman--
     - a person at home is usually not in a buying mood, so the salesman may use high pressure sales methods to convince a person to buy.

4. Point out that prices are usually higher from a door-to-door salesman because of a low volume of sales.

5. Discuss how the age of business establishments and their locations may be indications of their stability and reliability.

6. Discuss the special services offered by some stores.
   - buying on approval.
   - free delivery.
   - 60 or 90 days to pay for a purchase without extra costs for credit.
   - lay-aways.
   - satisfaction guaranteed or your money refunded.

7. Discuss some of the items that a few stores rent to customers instead of selling -- clothing, tools, etc.

8. Discuss the different places you can buy used merchandise and reasons people would want to buy such items.

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MERCHANTS, PRICES, AND PROBLEMS

Special Interest Teaching Guide

Teen Consumer 4-H Project

STATEMENT OF PURPOSE

Through the free enterprise system America has developed the most productive economy the world has ever seen. This enables Americans to enjoy the highest standard of living of any nation in the world. Teens need to develop an understanding of, and an appreciation for the American marketing system.

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OBJECTIVES OF MERCHANTS, PRICES, AND PROBLEMS

For teens to develop an understanding of and an appreciation for the types of services provided by business and industry.

For teens to become aware of the complexities of the marketing system.

For teens to learn the differences in marketing margin and profit, and the role of each.

* * * * *

IDEAS TO TEACH IN MERCHANTS, PRICES, AND PROBLEMS

In a free enterprise system profit is the reward for risks involved in investing money.

Numerous factors must be considered when determining retail price of merchandise.

In some states, including Florida, certain items cannot be sold below the manufacturer's suggested retail price.

Sales promotions are used to attract customers and to motivate them to buy.

Most "big companies" are not individually owned. They are owned by many small investors who buy stock and collectively own the company. Profits are shared with stock holders.

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SUGGESTED RESOURCES

People

If there is someone who has recently visited retail establishments and manufacturers overseas, ask him to compare those with American ones.

Invite a store manager to discuss problems of retailing including maintaining good customer relations, pricing, sales, and service.

A manager of a company which handles the appliance service contracts for several retailers. Ask him to discuss: why this arrangement has been of mutual benefit to both; service problems; and merits of store-owned service departments.

Places

Visit a warehouse or central distribution center. Show how prices are figured, merchandise marked, records kept and computerized re-ordering.

Literature

The literature suggested below is available from the Florida Cooperative Extension Service. Request from your County Extension 4-H Coordinator.

MERCHANTS, PRICES, AND PROBLEMS
4-H SI 36.4 M -- Member Piece

Florida Cooperative Extension Service
Institute of Food and Agricultural Sciences
University of Florida, Gainesville

MERCHANTS, PRICES, AND PROBLEMS -- EHE 134

Audio-Visual Aids

The slide sets suggested are available from the Florida Cooperative Extension Service. Request from your County Extension 4-H Coordinator at least 3 weeks in advance.

THE PRICE PUZZLE
Color; 8-10 minutes; script on either cassette or reel tape. Describes some of the factors involved in determining prices.

REVELATIONS OF THE REGISTER TAPE
Color; 6-8 minutes; script on cassette tape. Describes the interrelationships between prices, wages, and consumption.

SUGGESTED DISCUSSION OUTLINE

It's advisable for students to have read the member piece Merchants, Prices, and Problems (4-H SI 36.4 M) before the discussion.

More meaning will be added to the discussion if members have carried out one or more of the activities suggested in 4-H SI 36.4 M.

1. Profits:
   - provide the incentive for investments.
   - are rewards for work done.
   - are source of funds for research to develop and improve products.
   - are not assured in free economy.

2. For companies to remain in business:
   - they must have competent management,
   - they must earn a profit.
   - they must attract and keep customers.

3. A marketing margin must be added to the wholesale cost of merchandise. This margin covers the costs of selling, for example, overhead, sales commissions salaries, taxes, etc. The higher the risk factor, the wider the margin must be to guard against loss.

4. In some retail establishments such as chain stores and voluntary chains, retail prices are determined and marked at a central distribution center. Adjustments are sometimes made at the store level to meet local competition. Independently owned stores determine prices locally.

5. Some items carry a manufacturer's suggested retail price. These items usually have a wide marketing margin. If stores sell below the manufacturer's suggested price, the consumer usually feels he is getting a bargain. He may or may not be. Because of "Fair Trades" laws some merchandise cannot be sold below the manufacturer's suggested price.

6. Sales promotions include such things as trading stamps, loss leaders, introductory offers, sales, special purchases, and discounts. Federal regulations govern introductory offers, cents off and free gifts.

7. In a free enterprise system the retailer attempts to anticipate the wants and needs of consumers. In government owned economic systems, the government attempts to anticipate these and consumption is encouraged and discouraged from the national level. These usually do not have a wide array of goods and services.

8. Stores are responsible only for their stated promises. Statements made by salesmen usually are not binding. Retailers often handle guarantees given by the manufacturer, but the final decisions and responsibilities are those of the manufacturer.

9. All sales are considered final unless the retailer accepts returned merchandise. Statements to this effect do not have to be posted. Merchandise which is sold as first quality and which couldn't be examined can be returned if defective when bought. For good customer relations most stores do accept merchandise returned within a reasonable time if accompanied with a sales slip.

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CASH OR CHARGE?

SPECIAL INTEREST TEACHING GUIDE

TEEN CONSUMER 4-H PROJECT

STATEMENT OF PURPOSE

We are living in a credit economy. Credit is promoted extensively through newspapers, radio, television, direct mail and sales clerks who invariably ask, "Will it be cash or charge?" Credit is one of the consumer's most powerful financial tools. Whether it will help or hinder consumers depend on their understanding of credit.

* * * * *

OBJECTIVES OF CASH OR CHARGE

To help the teens know that credit costs money.

For teens to learn that credit has two price tags -- finance charge and annual percentage rate.

To help teens learn the advantages as well as the disadvantages of using credit.

* * * * *

IDEAS TO TEACH IN CASH OR CHARGE

Credit costs you money.

You should know how much credit is going to cost before you use it.

Credit has two price tags -- finance charge and annual percentage rate.

Credit promotions often look very appealing until logic and reason are applied to them.

Merchants want consumers to use credit because it develops customer loyalty and lessens your sales resistance.

There are advantages as well as disadvantages to using credit.

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SUGGESTED RESOURCES

People

There are several people who could supply additional information or participate in a discussion on the topic of credit. They include the manager of a credit bureau, a bank loan officer, the manager of a retail establishment's credit department, the manager of a small loan company as well as the manager of a credit union.

Places

The credit department of a store that offers teens credit would be a good place to visit as well as the loan department of a bank, small loan company or credit union. Of course, a credit bureau would be excellent too, if such a tour could be arranged.

Literature

The literature suggested below is available from the Florida Cooperative Extension Service. Request from your County Extension 4-H Coordinator.

Cash or Charge? -- 4-H SI 36.5 M
Types of Credit -- EHE 115
Sources of Credit -- EHE 118
How Do You Rate Credit-Wise? -- EHE 123
Can You Afford Credit? -- EHE 124
Protect Yourself Against Costly Credit Card Losses -- EHE 136
Consumer Credit: A Tool For Selling -- EHE 143
Consumer Credit and The Law -- EHE 142

Florida Cooperative Extension Service
Institute of Food and Agricultural Sciences
University of Florida, Gainesville

Audio-Visual Aids

Both of the slide sets suggested are available from the Florida Cooperative Extension Service. Request from your County Extension 4-H Coordinator at least 3 weeks in advance.

CONSUMER CREDIT
Color; 5-7 minutes; script on cassette tape. Discusses the development of consumer credit.

THE PRICE TAGS ON CREDIT
Color slides or 81/2" x 11" paper line drawings; 4-6 minutes. Discusses the two price tags on credit -- the annual percentage rate and finance charge.

UNSEEN COSTS OF CREDIT
Color slides or 81/2" x 11" paper line drawings; 7-9 minutes. Explains why all credit does not cost the same to "rent".

* * * * *

SUGGESTED DISCUSSION OUTLINE

It's advisable for the group to have read the information in the member piece of CASH or CHARGE? before the discussion.

More meaning would be added to the discussion if the members of the group had worked on one or more of the activities suggested in 4-H SI 36.5 M.

1. Reasons credit costs money --
   - employee time and paper work for extending credit.
   - risk involved for the lender in getting his money back.
   - cost to the creditor for the money he uses to lend to you.
   - overhead costs of facilities, equipment, utilities, and salaries.

2. Two price tags on credit --
   - finance charge
   - annual percentage rate

3. There are seasonal differences in promoting credit. Discuss reasons for promoting credit for:
   - income taxes.
   - "back-to-school".
   - Christmas.

4. Discuss the logic of credit promotions seen and heard most often. Have the group analyze the promotions to determine the emotional appeals being used.

5. Reasons merchants want customers to use credit --
   - develops customer loyalty.
   - eliminates need to always carry a lot of cash with you.
   - lessens customer sales resistance.

6. When is credit a good thing? In other words, what are some advantages credit offers?

7. What are some of the disadvantages to credit?

8. Have various members of the group make up a role playing skit showing an interview for credit. One skit might have someone interviewing who would be a bad credit risk. The other skit could show someone else who would be a good credit risk.

9. Have the youth write a short composition titled "When I Need Credit". Have them emphasize the facts which should be remembered when they have to use credit.

10. Have the class make a display of things representing credit: contracts, applications, advertisements, articles about credit, etc.

11. Discuss the activities the youth have done related to this lesson.

12. Have the youngsters investigate some of the Florida's credit laws.

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CONSUMER RESPONSIBILITY FOR TEENS

SPECIAL INTEREST TEACHING GUIDE

TEEN CONSUMER 4-H PROJECT

STATEMENT OF PURPOSE

Teens need to be aware of the many rights and privileges which they enjoy. They should recognize the fact that responsibilities are essential to safeguard their privileges and those of other consumers.

* * * * *

OBJECTIVES OF CONSUMER RESPONSIBILITY FOR TEENS

To help teens realize that with each privilege comes responsibility.

For teens to be able to identify the responsibilities which they are expected to assume.

For teens to recognize the results of inconsiderate acts on:
- themselves
- other consumers
- the business community

For teens to recognize that when they disregard their responsibilities as consumers, higher prices may result or certain privileges may be lost.

For teens to realize they are consumers of public services and that irresponsible actions increase taxes and reduce available facilities.

* * * * *

IDEAS TO TEACH IN CONSUMER RESPONSIBILITY FOR TEENS

Consumer responsibilities and consumer privileges are the two sides of the same coin.

Becoming a responsible consumer is a sign of maturity.

Some consumer abuses are crimes. For example, shoplifting (even just for fun) is theft and is a crime. So is the taking of souvenirs without paying for them.

Not only do such abuses result in higher prices, they can result in legal action against the abusing consumer.

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SUGGESTED RESOURCES

People

A panel could be planned using representatives from different types of stores, an officer from the juvenile department, a motel manager, and the manager of a restaurant or quick food service outlet. They could tell the types of consumer abuses that occur and the results of such actions.

Places

Visit the County Court when a business is sueing a consumer for some abuse.

Literature

The literature suggested below is available from the Florida Cooperative Extension Service. Request from your County Extension 4-H Coordinator.

CONSUMER RESPONSIBILITIES FOR TEENS
4-H SI 36.6 M -- Member Piece

YOUR RESPONSIBILITIES AS A CONSUMER
EHE 82

Florida Cooperative Extension Service
Institute of Food and Agricultural Sciences
University of Florida, Gainesville

Audio-Visual Aids

The slide sets suggested are available from the Florida Cooperative Extension Service. Request from your County Extension 4-H Coordinator at least 3 weeks in advance.

YOUR RESPONSIBILITIES AS A CONSUMER
Colored slides; 5-7 minutes. Discusses consumer abuses and inconsiderate consumer behavior.

THE RESPONSIBLE CONSUMER
Color; 10-12 minutes; script on cassette tape. Discusses shoplifting and other consumer abuses.

ROLE OF CONSUMERS IN PRODUCTION AND ECONOMIC STABILITY
Colored slides; 10-15 minutes. Discusses how consumer purchases and buying patterns affect the products available.

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SUGGESTED DISCUSSION OUTLINE

It's advisable for the group to have read the member piece of CONSUMER RESPONSIBILITIES FOR TEENS before the discussion.

More meaning would be added to the discussion if the members of the group had worked on one or more of the activities suggested in 4-H SI 36.6 M.

1. In a free enterprise system consumers have the right to:
   - be informed: to have available to them information pertaining to products and services offered for sale.
   - choose: to be allowed to select from a vast array of goods and services those which they have both the desire and resources to buy.
   - safety: to be sure products on the market are safe to use, and if not completely safe, the consumer has the right to be told this fact before he is harmed.
   - be heard: the right to recourse, to register his grievances and to have them heard.

2. In a free enterprise system consumers also have the responsibility to:
   - obtain information about products and services before making a purchase and to use the information provided on labels and in instructions to ensure that the purchase is used in a reasonable manner and for the purpose intended.
   - compare various products, considering cost, intended use, and the effect of such purchases on the economy. Each teen has the responsibility to be sure he buys only from legitimate sources. Buying from an unethical merchant rewards deception. Buying stolen merchandise rewards crime and endangers the consumer's investment.
   - use the product in such a way that it does not endanger either the purchaser or anyone else. For example, if a teen were to buy a chemistry set, he has the responsibility to follow instructions, to use it with special care so that he will not injure himself or anyone else nor damage property.
   - be fair and honest in all business dealings; to respect and handle carefully other people's property, including that which belongs to businesses and to the public.

3. The ability to assume responsibility is an evidence of maturity. A person with mature judgement considers the results of specific actions. Perhaps the 4-H'ers might discuss what would be the actions of a responsible consumer if he or she:
   - found a shopping cart at the bottom of a hill near a store.
   - found a coke machine open, where the bottles were within easy reach, at a gas station that was closed.
   - discovered the sales clerk undercharged him for a purchase.
   - saw someone shoplifting.
   - saw a friend throw a brick through the window of a store after it had closed.

* * * * *

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THE METRIC SYSTEM

SPECIAL INTEREST TEACHING GUIDE

TEEN CONSUMER 4-H PROJECT

STATEMENT OF PURPOSE

Within the next decade there is a good possibility Americans will be buying milk by the liter, figuring distances in kilometers, and measuring their weight in kilograms. The change from the English to the Metric system of measurement will be easier for those with an understanding and knowledge of this system of weights and measures.

* * * * *

OBJECTIVES OF THE METRIC SYSTEM

For teens to be aware of the benefits of the metric system.

To prepare teens for the problems that will be encountered during the period of conversion.

To encourage teens to become knowledgeable about the metric system and how it works.

* * * * *

IDEAS TO TEACH IN THE METRIC SYSTEM

The metric system is easier and simpler to use since all measurements are figured as either multiples or fractions of 10.

The United States is the only industrial nation not using the metric system of measurement.

The United States will suffer heavily in the world marketplace if we don't change to the system of measurement already adopted by all the other industrial nations.

* * * * *

ON THE LIGHTER SIDE . . .

The effect of conversion to the metric system is going to be widespread. On the humorous side, the change is going to give some strange twists to many of our familiar old sayings. Use the sayings below for a clever interest approach.

"28.4 grams of prevention is worth 453.6 grams of cure."

"Give him 2.5 centimeters and he'll take 1.6 kilometers."

"I wouldn't touch that with a 3-meter pole."

"The Texan was wearing a 38-liter hat."

"There was a crooked man, and he went a crooked 1.6 kilometers."

* * * * *

SUGGESTED DISCUSSION OUTLINE

It's advisable for the group to have read the information in the member piece of THE METRIC SYSTEM before the discussion. (4-H SI 36.7 M)

More meaning would be added to the discussion if the members of the group had worked on one or more of the activities suggested in 4-H SI 36.7 M.

1. Benefits of converting to the metric system --
   - It would help to expand America's world markets. Our products are increasingly at a disadvantage in the world marketplace because they require tools and parts based on the English system in countries where the metric system is standard.

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- Changing to the metric system would make it easier to import and export manufacturing equipment and partially assembled products.
- Conversion would save untold man hours since the metric system is far easier to work with and there would be no need to continue doing calculations for two systems. For example, it's estimated the aerospace industry alone would save $65 million a year in engineers' time.
- Comparison shopping would be easier for the consumer since the metric system is built on units of 10.
- Repairs on imported products would be simplified.
- The conversion period could be a time for improvements in labeling and packaging of products.
- Visiting or living in a foreign country would not be so confusing to Americans.

2. Problems involved in converting to the metric system --
   - Many tools and machines in industry would have to be modified or scraped.
   - Dual inventories of parts would have to be maintained during the transition period.
   - Cosumers would have to buy new measuring devices.
   - Cookbooks and pattern measurements would have to be rewritten.
   - Resistance to change would be a problem.
   - Since some measurements would be changed, replacing some built-in items might be a problem.

3. Conversion is estimated to take about 10 years.

4. Discuss ways to teach people about the metric system. Have the youth tell how they would help their parents and others adjust to the metric system.

5. Discuss the terms of the metric system. Have the youth practice using the terms.

6. Give the youth some weights, lengths, and volumes to convert.

7. Discuss Centigrade versus Fahrenheit methods of measuring temperature.

8. Discuss the activities the youth have done related to the metric system.

TEST YOUR WEIGHTS AND MEASURES I.Q.

The following two tests are designed to do away with any doubts anyone may have regarding the virtues of the metric system.

ENGLISH SYSTEM

1. The jar contains 5 ounces of honey. Is that it's weight or volume?
2. The lot is square and one acre in size. How many feet of wire is needed to fence it?
3. The window is 52 inches wide. The fabric is a yard wide. How much more fabric is needed for it to be as wide as the window?
4. The temperature is 5°F above freezing. What is the temperature?
5. It costs 28¢ for 7 1/2 ounces. How much would a pound cost?
6. Is 16 ounces one pound or two cups?

METRIC SYSTEM

1. The jar contained 1 deciliter of honey. Is that it's weight or volume?
2. The lot is square and 2 dekameters in length. How many meters of wire is needed to fence it?
3. The window is 15 decimeters wide. The fabric is a meter wide. How much more fabric is needed for it to be as wide as the window?
4. The temperature is 5°C above freezing. What is the temperature?
5. It costs 28¢ for two hectograms. How much would a kilogram cost?

* * * * *

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SHOPPING SKILLS

SPECIAL INTEREST TEACHING GUIDE

TEEN CONSUMER 4-H PROJECT

STATEMENT OF PURPOSE

The youth that graduate from high school today can expect to earn over $370,000 during their lifetime. Spending this much money involves making many shopping choices. Youth need to develop good shopping skills if they are to get more of the things they want with their money.

* * * * *

OBJECTIVES OF SHOPPING SKILLS

For teens to realize that even though the development of good shopping skills takes time, now is the time to begin learning these skills.

To help teens understand that good shopping skills enable you to get more of the things you want with the money you have.

To help teens learn some of the basic shopping skills.

To alert teens to some of the shopping habits to avoid.

* * * * *

IDEAS TO TEACH IN SHOPPING SKILLS

Improved shopping skills can be as effective as an increased income.

Reliable information is necessary for one to be a competent consumer.

Our wants are unlimited, but our money is limited. Thus, choices must be made since we can't have everything we want.

* * * * *

SUGGESTED RESOURCES

People

A representative of a Better Business Bureau would be a good resource person. This individual could relate how the BBB operates and how they can assist individuals. This resource person might like to relate incidents where individuals have been the victim of their own poor shopping skills.

If your community has an action line type of newspaper column, one of the staff members who works on the cases would make a good resource person. They could discuss the types of problems handled and why these situations occur.

Literature

The literature suggested below is available from the Florida Cooperative Extension Service. Request from your County Extension 4-H Coordinator.

SHOPPING SKILLS
4-H SI 36.8 M -- member piece. Free.

SHOPPING TO GET THE MOST FROM YOUR MONEY
EHE 90. Free.

SMART SHOPPING
EHE 144. Free.

Audio-Visual Aids

SHOPPING SINS (Youth Audience)
Florida Cooperative Extension Service.
Request from your County Extension 4-H Coordinator at least 3 weeks in advance.
Color; script on cassette tape; 5 min.
Discusses ways consumers waste money when shopping.

* * * * *

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SUGGESTED DISCUSSION OUTLINE

It's adviseable for the group to have read the information in the member piece of SHOPPING SKILLS before the discussion. (4-H SI 36.8 M)

More meaning would be added to the discussion if the members of the group had worked on one or more of the activities suggested in 4-H SI 36.8 M.

1. Stress the importance of good shopping skills --
   - our wants are unlimited.
   - our money is limited.
   - thus, we can't have everything.
   - but good shopping skills can help us get the most with the money we have.

2. Discuss good shopping skills the youngsters will want to start developing.
   - deal only with reliable businessmen.
   - learn all you can about the item you're buying.
   - check guarantees and warranties.
   - comparison shop to find the best buy.
   - read and understand contracts before signing.
   - consider time, energy, and money required to shop carefully.

3. Discuss the shopping habits that should be avoided. It's suggested that you use the slides and cassette tape titled SHOPPING SINS at this point.

   - avoid "spurchasing".
   - don't be an "in-outer".
   - avoid "empty spending".
   - avoid "double buying".
   - avoid paying more than you have to for a purchase.
   - avoid the "something-for-nothing" gimmicks.
   - avoid "snob appeal" buying.

4. List the types of sales commonly held in your community, i.e., inventory, clearance, promotional. Ask the youth to tell about their experiences when buying items on sale. You might have two panels of youth to discuss the advantages and disadvantages of buying on sale. Below are some points to consider when buying at a sale.
   - Why is the item not selling at the regular price?
   - Will the item soon be out-of date or style?
   - Has the price really been reduced?
   - Is the sale price lower than the regular price at another store?

5. Discuss reasons why each consumer needs to develop good shopping skills.

6. Being able to apply what is learned is most important. Below is a situation that will allow the youngsters to apply things from this lesson as well as other lessons.

** A new family has just moved into the neighborhood. They are from another country and are not used to advertising or having so many makes, models, and colors to choose from. They need to buy many things for their home. For each of the products and services listed below, have the youngsters in the class discuss how they would advise the family so that they will get the most for their money. (There may be other products and services you'd like to add to the list.)

   - bicycle for teen-age son
   - week's supply of groceries
   - color television
   - repairs on the roof of the house
   - car that will have to be purchased on credit.

7. Discuss the activities the youth have done related to shopping skills.

* * * * *

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MEMBER PIECES

Teen Consumers

TEENS ARE IMPORTANT AS CONSUMERS

Consumers are people who spend money to buy goods and services produced by someone else. Teens represent an important segment of the consuming population. In fact, teens are such important consumers that manufacturers and retailers spend much money on market research trying to learn which kinds of things you will buy.

HAVE TEENS ALWAYS BEEN IMPORTANT AS CONSUMERS?

As consumers teens were unimportant until about 30 years ago. Prior to this time they had little or no money to spend. Although many children did work, their earnings were small and were applied toward essentials such as food and clothing.

Today, approximately 20% of the U.S. population are teenagers. Yet they exert considerably more influence than their numbers indicate. Today's teen culture is the result of an affluent society--one which has a large leisure class of young people who are of working age, yet who are not employed. Most of these young people are still in school. If they do work, it is on a part-time basis. They also get money from their families and are free to spend their money as they choose.

ARE MERCHANTS REALLY INTERESTED IN TEENS AS CONSUMERS?

Even the casual observer can quickly see that businesses are very interested in the teen consumer. For example, think about the:

* many commercials designed to reach children and teenagers.
* teen departments in stores.
* teen boards in department stores.
* influence of teens on music, dancing, styles and language.

Teens are important. Collectively they spend millions of dollars each year. Most of this money is spent for non-essentials. Millions more are spent on them by their parents for both essentials and non-essentials.

HOW DID THE TEEN MARKET DEVELOP?

Many interrelated factors helped to produce the development of the teen market. A few such factors are listed below.

* Teens have more money to spend than ever before.
* Most teens earn some money, which they spend for "wants".
* Teens are encouraged to buy.
* Teens have the freedom to visit stores and to shop without parental approval and/or supervision.

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* Most teens go shopping with friends, not parents.
* Teens have transportation to stores and places where merchandise is sold.
* Teens are pace setters. Today teens no longer imitate their parents or other adults. Instead, adults seem to imitate young people in some ways.
* Most teens are impulse spenders. They lack skills as consumers.

WHY DO TEENS BUY?

Teens have difficulty distinguishing between real needs and imaginary ones or "wants". Some of the emotions that motivate teen spending include:

* Self-interest or a desire for self-fulfillment. They buy because:
  * of the desire for peer approval "a friend has one."
  * the item gives a feeling of importance.
  * a desire to attract the opposite sex.

Most teens assume some responsibility for family chores. Due to certain family circumstances, teens often do some of the family purchasing. For example:

* about 40% of today's young people have mothers who are employed outside the home.
* about 90% of today's teens make some purchases for their family.
* about 10-15% buy gifts for the family from their earnings.

WHAT KINDS OF THINGS DO TEENS BUY?

Studies indicate teens spend most of their money for entertainment, transportation expenses, clothing, snacks, grooming supplies, personal care items, and hobby supplies.

Teens own a wide variety of things. Most own records and a record player, radio, camera, watch and bicycle. Other common possessions are televisions, tape recorders, electric razors and typewriters.

THINGS TO DO

You can select 3 of the 5 following activities to do. Write your answers on a separate sheet of paper and attach to this page. These activities will help you learn more about this lesson. If you would like, you can do all the activities.

1. Conduct a survey of your class. Make a list of items commonly owned by teens in your area. Learn what percentage of your class have these possessions.

2. Keep a record of all your purchases for one week. Indicate which were made for your benefit and which to assist the family.

3. Find out how many teens are in your school. Multiply this number by the amount of money that you spend in one week. Do you think this amount of money would be of interest to the merchants?

4. Talk with one of your parents or grandparents and find out what kind of purchases they made when they were your age. Also learn how young people of that time obtained their spending money. Compare their experiences with yours and write a short summary.

5. Interview a merchant who caters to the teenage clientele. Ask him to tell how his store attracts teenage customers. You may wish to write an article on the interview for your school newspaper. If you don't write a news article, write a short summary of what you learned.

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Teen Consumers

TEENS AND ADVERTISING

Advertising is much like nature. It's everywhere. Ads are seen along highways and byways on bill boards, trucks and buses. Even the brand name on a car is a form of advertising. Ads are on hang-tags, labels, store windows and shopping bags. Sometimes planes carry streamers advertising a particular product.

The mail carrier brings 1,500 pieces of direct mail advertising to the average family every year. Magazines and newspapers are filled with ads. And, of course, from the moment you turn on the radio in the morning until the TV is shut off after the late show, you are told to buy, buy, buy!

In fact, if you're typical, it's estimated that you're exposed to 1,600 ads every day! That doesn't mean you notice all these advertisements. Consumers build up an immunity to ads and often don't notice them at all. The average consumer is conscious of seeing or hearing only 75 to 80 ads, of which only about a dozen make a real impression.

As a teen-ager, you belong to a special youth audience. This is the audience many ad men aim at because of your desire to try new things. Since you're the focus of so much advertising, you need to understand a little about the subject.

WHAT IS ADVERTISING?

Some people will tell you advertising is offensive or annoying. Others will say it's informative and even enjoyable and entertaining. However, advertising is best defined as the action of calling something to the attention of the public by paid announcements. Further, advertising emphasizes only the desirable qualities of a product in an attempt to make you want to buy it.

WHAT DOES ADVERTISING DO FOR THE CONSUMER?

Benefits of Advertising

* Advertising tells consumers of new goods and services.
Advertising tells consumers of new uses for known products.
* Advertising tells consumers where they can buy specific goods and services.
* Advertising tells consumers the prices of goods and services.
* Advertising reduces the cost of newspapers and magazines to readers.
* Advertising pays the cost of radio and television programs.

Criticisms of Advertising

* Some advertising is misleading and downright deceptive.
* Much advertising creates consumer dissatisfaction and encourages spending.
* Some advertising promotes products that are either positively or potentially harmful.
* Some advertisements use famous people. Many consumers are unaware that such people are paid money to say what they do and probably don't even use the product.
* Much advertising is useless because it doesn't give useful, reliable information.

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ADVERTISING APPEALS

Advertisers have found that it's more effective to appeal to your emotions than your sense of reason or logic. Since they're in the business to get you to buy, you can be sure they'll use the most effective means of advertising. Advertising uses many appeals. Some of the more basic emotional appeals are listed below. Advertising appeals to your:

* desire to be liked and accepted.
* desire to be attractive, especially to the opposite sex -- in other words, sex appeal.
* interest in the new and different.
* desire for pleasant associations.
* fears and feelings of insecurity.
* desire to be "in" or popular.
* desire for success and independence.
* ego and vanity.
* desire for status.
* desire for bargains.
* desire to prove parental love and responsibilities (adults).

You may find other emotions, hidden desires or even fears that influence your selection of goods and services. Think for a moment. Why do you buy mouth wash or tooth paste or deodorant? Why do you buy the brand you buy? Emotions, hidden desires and fears do influence our purchases. This isn't particularly bad. The important thing is to understand the reasons you buy the products you do. Sometimes we pay more than we should or buy things we don't really need when we don't understand our reasons for buying.

INTELLIGENT USE OF ADVERTISING

As a teen you are the target of much advertising. To intelligently use advertising, you should:

* realize the goal of advertising is to sell a product or a service.
* learn to recognize the approaches used in advertising.
* learn how to read-between-the-lines to obtain useful information from ads.
* realize that ads tell you about only the desirable qualities of a product.
* realize that puffing or exaggeration is often used in advertising.
* understand the reasons you buy certain products.

THINGS TO DO

You can select 3 of the 5 following activities to do. Write your answers on a separate sheet of paper and attach to this page. These activities will help you learn more about this lesson. If you would like, you can do all the activities.

1. Use the various types of ad media to learn more about advertising appeals. Make a list of at least 30 ads or commercials. Categorize each ad according to its advertising appeal. Classify each as either: offensive, annoying, informative, enjoyable, or none of the above. If "none of the above" give your feelings about the ad.

2. List several products advertised by celebrities. Does what the celebrities say about the products influence your attitudes?

3. List the product in all the commercials you either watch on TV or hear on the radio during a 4 hour period.

4. Save all direct mail ads for 2 weeks. Figure the cost of postage. List each item advertised and the cost. How much would have been needed to buy everything?

5. Do you think things are advertised that shouldn't be? List the items, the media used for advertising, and give your reasons.

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Teen Consumers

UMPTEEN WAYS TO SHOP

Going Shopping? Where? Why? There are umpteen different ways to shop. People shop in different ways because they are different. They have different wants, needs, and attitudes.

You'd think something like trousers would be simple to buy. But it's not quite that easy. First, you'll need to know if they are for a boy or a girl. Are they for church or play? When do you need them?

Some people buy by mail. They may see a picture in the newspaper, magazine, or on TV. An ad may come in a letter. It's easy to buy by mail. Of course, you can't be 100% sure of the fit, quality of material and workmanship, or - when you will get your order.

You can flip throught the pages of a mail-order catalog either at home or in the store. No one pressures you to buy. You must read the description. Sometimes they just don't look or fit like you thought they would. Also, you must wait a few days for them to arrive.

You may dial your order. Some stores allow you to order by phone and the merchandise will be delivered to your home. This can be convenient but you only know about this one product. You can't compare it with others which are for sale.

A salesman may come to your door. He may have the merchandise with him but usually he only has a sample to show you. He places an order for you. You still have to wait for delivery. When it arrives, it may not be exactly like the sample you saw.

Some things are sold at parties held in homes of friends or neighbors. Since others are buying, you may feel you should too -- so that your hostess can win her prize for having the party.

If you go out to shop, you will find many kinds of stores. Since buying is in the store, let's call this "in-store" shopping.

Some stores specialize in one type of merchandise. For example, men's wear, women's clothing, shoes, sports equipment, etc. These are called specialty stores.

Department stores bring together many specialty stores under one roof. Each of these specialty stores is called a a department. Department stores offer a wide variety of merchandise.

Botiques are specialty stores which specialize in the unusual. They are for people who want the "in" things or "way-out" fashions. They carry things not usually found in other stores.

Discount stores specialize in "bargain prices." Some bargains may be found if you know how to look for them. You will have to serve yourself and be your own salesman.

"Factory Outlets" usually are places where manufacturers sell directly to the public. These usually are late-in-the-season items or seconds. Sometimes "factory outlets" are operated by persons

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who buy seconds, broken lots, and late-in-the-season items from manufacturers and sell them to the public. By careful shopping, you may find bargains.

Shopping on wheels is gaining in popularity. Drive-in eating places, banks, cleaners, and movies allow you to shop without leaving your car.

Shopping centers provide a number of individual stores in one central location. In some places all of these stores open into a mall. This allows the shopper to move from store to store at a comfortable, leisurely pace.

Yet, there are even more ways to shop. This is because people have so many interests and needs.

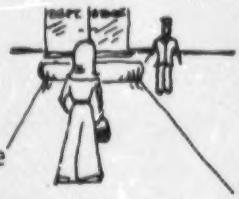
When a person has several usable items which are no longer useful to him he may have a garage sale. The shopper may just find a bargain if he knows his needs and can recognize quality.

Classified ads are used by people who have things which they want to sell. This is another place to look for bargains.

There are stores which handle second hand merchandise. Some of these have reusable merchandise donated to them to be repaired by handicapped workers. Their prices usually are low and they sometimes offer real bargains. There are other stores which buy and sell used merchandise, for example; furniture, appliances, and cars.

WHY PEOPLE SHOP WHERE THEY DO

Some people choose a store because of its low prices. They hunt for bargains.

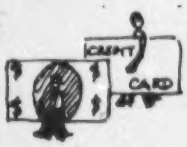


Prestige or status is important to some shoppers. They need reassurance about their taste.

Some shoppers choose a store because they can get in and out quickly. It saves them time.

Some people will go out of their way to find unique or unusual items.

Some shoppers choose a store because of its location. If it is convenient and easy to reach, they don't need much transportation.



Courteous and friendly service is the reason why many people shop where they do.

Some shoppers choose to shop at stores where they can use credit.

THINGS TO DO

You can select 3 of the 5 following activities to do. Write you answers on a separate sheet of paper and attach to this page. These activities will help you learn more about this lesson. If you would like, you can do all the activities.

1. Take a look at your favorite shopping community. Identify two of each of the following types of stores:
   * department store *discount store
   * specialty shop *boutique

2. Name 5 items you've bought recently. Give the name of the store and identify the type of store it is. List your reason for making the purchase at that store.

3. Which is your favorite store for making purchases? Explain why.

4. Which is your least favorite store for making purchases? Explain why.

5. Do you have a tendency to buy from the same stores as your friends? Would you rate this tendency as always, sometimes, or never? Explain briefly.

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Teen Consumers

MERCHANTS -- PRICES -- PROBLEMS

Merchants provide consumers with a valuable service. They assist with the movement and transformation of products from raw materials to a consumable form. During this process, three kinds of value are added to merchandise.

FORM VALUE
This is the value added when a product is converted from raw material into a more convenient form for the consumer. Few of us have any desire to buy a live chicken for dinner. We prefer it slaughtered, cleaned, and ready to cook.

TIME VALUE
This is the value merchants add by buying and holding merchandise in storage until it's needed. Merchants have to plan ahead to provide for our wants and needs. For example, merchants buy winter clothes in July when we consumers are still thinking only of swim wear. If the merchants didn't do this we might be freezing in our summer clothes when we needed to be buying winter clothes.

PLACE VALUE
The merchant provides a place where the consumer can conveniently inspect and select merchandise. Merchants spend money for buildings and display equipment so that you can see an item before you buy. They also spend money for sales people to help you in your selection. Imagine wanting a new outfit of clothes and not being able to look at the clothes or try them on for fit!

These services are part of the American marketing system. We should realize that merchants invest money, time, and energy into providing such services. These services do increase the cost of the items we buy. That's the reason you pay more for a record than the cost of the plastic of which it is made.

PRICES

Often a consumer's only concern about prices is "What does it cost me?" To be an informed consumer, you need to understand what factors influence prices. When determining the price of merchandise, consideration must be given to many costs. Some of them include:

* The cost of materials from which an item is made.
* The cost for labor used in manufacturing, storage, and selling.
* The cost of the research necessary for product development.
* The cost of overhead including rent, electricity, equipment, taxes, and insurance.
* The cost of services offered by merchants like delivery, parking, check cashing, and credit.
* The cost of transportation.
* The cost of merchandise that didn't sell.
* The cost of advertising and promotion.
* The cost of losses due to theft, malicious mischief, soiled or damaged merchadise, etc.

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These factors determine what the merchandise actually costs the merchant. To this a profit must be added. Free competitive enterprise can't survive without a profit. You might think of profit as the interest paid on money invested in a business.

Most consumers know that the price of an item may vary from one store to another. There are several reasons for these variations.

* There may be a difference in the services offered by the stores.
* The item may be on sale or used as a loss leader. Merchants sometimes sell one item at cost or below to attract customers.
* Comparisons may show that even though one product is sold at a lower price in a store, another product may be sold at a higher price in the same store.
* A merchant may have gotton a good price on an order of merchandise.

PROBLEMS

Just as not all merchants are honest, neither are all consumers. Some deliberately steal merchandise or destroy property. Such actions add to the cost of merchandising and increase retail prices. Theft usually falls into one of three categories.

* Profit -- merchandise taken for resale.
* Revenge -- stealing to get even with a merchant for some real or imaginary grievance.
* Fun -- stealing for the excitement.

Returned merchandise is another problem area for both merchants and consumers. Problems occur when consumers fail to read instructions and damage an article by improper handling or operation. Then there are customers who return items, particularly clothing, after using and expect a full refund.

Guarantees and warranties create problems especially when they're vague and indefinite or when they're not understood by the consumer. Misunderstandings also occur when a salesman gives the wrong information about a guarantee.

Service provided by merchants can also create problems when it's poor or nonexistent. This is the reason it's wise to check the reputation of the service department before buying items likely to need service.

BE A SMART SHOPPER. COMPARE COSTS, GUARANTEES, AND SERVICE BEFORE BUYING. AVOID ADDING TO THE COST OF MERCHANDISE BY INCONSIDERATE ACTS. BUY ONLY FROM REPUTABLE RETAILERS.

THINGS TO DO

You can select 3 of the 4 following activities to do. Write your answers on a separate sheet of paper and attach to this page. These activities will help you learn more about this lesson. If you would like, you can do all the activities.

1. Choose 3 items for price comparisons at 5 different stores. Make sure they are the same make or brand. Suggested items include a camera, popcorn popper; portable TV, suntan lotion, hair spray, etc. Record your findings. Discuss some of the reasons for the price variations.
2. List 4 items that are marketed without changing their original form. What marketing steps are necessary to get each product to the ultimate consumer?
3. List 4 items that are quite different than the original materials from which they are made. Explain the steps that were necessary to change each item into its present form.
4. List 4 items that are used only during a specific season. Find out and explain what happens to these items if they're not sold during the season needed.

* * * * *

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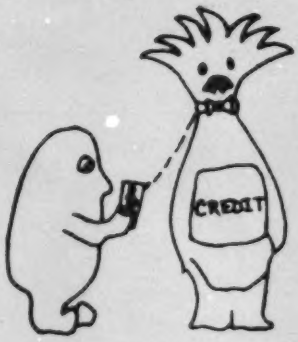
Teen Consumers

CASH OR CHARGE?

Our economy is sometimes referred to as a "credit economy". Although most users of credit are adult consumers, teens are extended credit and encouraged to use it by some retail establishments. Some teens use their parents' credit accounts. Others have accounts of their own. As a consumer and one of tomorrow's adults you need to understand the role of credit in the marketplace.

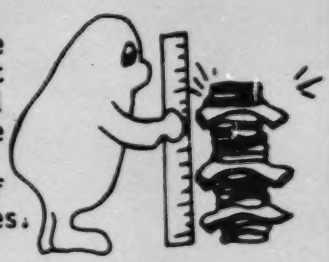
CREDIT PRICE TAGS

Credit costs you money. You should know how much credit costs before you use it. To find out how much credit costs, you should look at the price tags. Credit has two price tags. They are called the finance charge and the annual percentage rate.



The finance charge tells you how much money you are paying for credit. This is a cost you pay only when you use credit. A cash customer does not pay a finance charge.

The annual percentage rate tells you the true annual rate of interest for credit. The annual percentage rate is like a yardstick. It helps you compare the cost of credit at several places.



THE PROMOTION OF CREDIT

Credit is promoted extensively through newspapers, radio, TV, direct mail and sales clerks who invariably ask "cash or charge?" Below are some typical credit promotion messages. You'll find them appealing -- until the logic is applied. Most ads are not guilty of lying; rather, they commit the "sin of omission".

"CREDIT GIVES YOU GREATER BUYING POWER!"
Don't believe it. The ultimate effect is to decrease your buying power because of the typical 18% or more per annum that you pay to finance credit purchases.

"MONTHLY PAYMENTS ARE LOWER!"
This doesn't mean a lower finance charge. It merely means that you take longer to pay, which, in turn means that you pay a higher total finance charge for using credit.

"LIBERAL CREDIT TERMS!"
Usually means more expensive credit terms.

"NO EXTRA CHARGE FOR MONTHLY PAYMENTS!"
This can be interpreted to mean that the charge is already added into the cost of the item. Credit does cost money.

"NO DOWN PAYMENT!"
This is no real favor since the finance charge will be higher because you use more credit for a longer period of time.

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SOME REASONS MERCHANTS WANT CUSTOMERS TO USE CREDIT

Credit helps develop customer loyalty to a store or a product. Stores say that credit customers are their customers while cash customers are anybody's customers. You may have heard someone say that they have to go to a certain store for the things they need since they have that store's credit card and are short on cash.

Credit is a convenience for many consumers. It eliminates the need to always carry a lot of cash.

Credit lessens customer sales resistance. Only $5 a month sounds so much better than $60! This helps merchants sell more merchandise, too.

CONSIDERATIONS FOR USING CREDIT

There are both advantages and disadvantages to using credit. To be an intelligent consumer, you must understand both and then use credit to your advantage.

ADVANTAGES

* You don't need to carry large sums of money with you when you're shopping.
* You can use the goods while you're paying for them.
* Buying on credit can help you establish a good credit rating. This will help you get credit in the future when you need it.
* You're able to buy items that you couldn't afford to purchase from your current income.
* Credit cards that can be used at several places allow you to pay for many items in one lump sum.
* Monthly statements of itemized purchases may help you in keeping records of the money you spend.

DISADVANTAGES

* Credit costs you money in most cases.
* You're more likely to overbuy or buy on impulse when you don't have to pay cash immediately.
* You may not keep track and know the amount you've charged until your bill comes. Sometimes it's a big shock!
* Credit decreases your buying power. The amount of money you have to spend is decreased by the amount you pay for credit charges.
* You commit your future income when you buy on credit.
* You may tend to shop in only those stores extending you credit. You may not comparison shop. As a result, you may pay higher prices for some things.

THINGS TO DO

You can select 3 of the 4 following activities to do. Write your answers on a separate sheet of paper and attach to this page. These activities will help you learn more about this lesson. If you would like, you can do all the activities.

1. Find 2 stores that extend credit to teens. List the terms of the teen credit -- credit limit, annual percentage rate, requirement of parental signature.
2. Collect 3 different advertisements related to credit. Write your thoughts about the good and bad points of each. Are there any "sins of omission"?
3. Pretend you're financing a portable TV. Select exactly what you'd like. Find out the annual percentage rate and finance charge for financing by the store, a bank, and a small loan company. What did you learn?
4. Survey the windows of 20 business establishments for signs to inform customers of the type of credit available. Look at motels, restaurants and gas stations as well as stores. List your findings. Discuss the reason businesses display signs to inform customers of the types of credit available.

* * * * *

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Teen Consumers

CONSUMER RESPONSIBILITY FOR TEENS

You are a consumer of many goods and services. If you're like most teens, you're just beginning to develop some good shopping skills. Along with the development of shopping skills and the rights that come with being a consumer, there are certain responsibilities.

BE AWARE OF YOUR ROLE AND FUNCTION IN THE ECONOMY

Anyone can spend money. That doesn't take any special skill. But a responsible person knows that in spending his money he, along with other consumers, influences what will and will not be produced.

PERFORM EFFECTIVELY

You need education and information to perform effectively. You also need to be able to think, to compare products, and to make choices that are best for you.

AVOID NEEDLESS WASTE

Many of our resources are limited; some are irreplaceable. As a responsible consumer you must recognize your responsibility to avoid needless waste of natural and human resources.

AVOID EXPLOITATION OF OTHERS

You have a right to buy goods and services that are produced most efficiently. At the same time, you have the responsibility to not buy products whose production exploits others.

BE HONEST IN YOUR BUSINESS AFFAIRS

Another of your consumer responsibilities is to be honest in all your dealings. You have a responsibility to call attention to errors which are to your advantage, as well as those errors which are to your disadvantage.

PROTEST DISHONEST AND UNETHICAL PRACTICES

In a free society consumers have both the right and the responsibility to protest dishonest and unethical practices. It takes time to write such letters to irresponsible industries, merchants, and repairmen. But how else will they know that you are aware of what they're doing and that you don't like it?

LEARN ABOUT CONSUMER PROTECTIONS

You have the responsibility to know about the various agencies and organizations established to protect you as a consumer. You also have the responsibility to keep informed on consumer laws and prospective consumer legislations.

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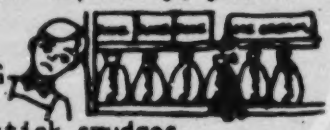
THOUGHTLESS OR CARELESS ACTIONS THAT INCREASE PRICES

There are a variety of thoughtless or careless actions that increase the costs of doing business. These costs, in turn, are passed on to all consumers in the form of higher prices. Some of the most common actions that increase prices are discussed below. Hopefully, you'll never be guilty of such things.

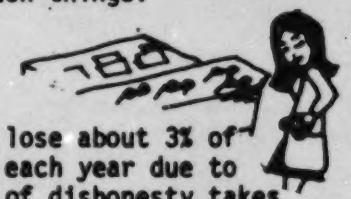


ABUSING OR DAMAGING MERCHANDISE

Such things as lipstick smudges, broken zippers or lost buttons are caused by carelessness when trying on garments. At the supermarket thoughtlessness can be seen in over-squeezed fruits and vegetables, opened jars and packages and items not wanted left in various out-of-the-way places. Such inconsiderate acts are committed by consumers who are thoughtless. The losses must be made up in higher prices that you have to pay.

ABUSING OR MISUSING EQUIPMENT AND PROPERTY

You abuse property when you litter anywhere. Cleaning up after thoughtless litterers is expensive for stores as well as for public property. Some travelers who stay in motels abuse the furnishings through carelessness. Shopping carts are an item often abused. How often do you see shopping carts left in parking lots? Since they cost about $40, they're expensive items to leave where they can be damaged.



TAKING ITEMS YOU HAVEN'T PAID FOR

American business lose about 3% of their total sales each year due to theft. This type of dishonesty takes many forms from stealing an item outright to switching price tags. Theft increases the cost of doing business and results in even higher prices for you.

RETURNING ITEMS WITHOUT A LEGITIMATE REASON

Have you known someone who wore a garment one day and returned it the next? Returning merchandise increases marketing costs. To help keep costs down, return items only for legitimate reasons.

WRITING BAD CHECKS

It's estimated that on the average stores receive 10 bad checks a week. This results in an average annual loss of $3,300. Losses due to bad checks must be passed on to consumers through increased prices.

THINGS TO DO

You can select 2 of the 4 following activities to do. Write your answers on a separate sheet of paper and attach to this page. These activities will help you learn more about this lesson. If you would like, you can do all the activities.

1. Make a list of six ways you can avoid needless waste of resources.

2. Make a list of six thoughtless or careless actions you've observed other people doing that increase prices.

3. Visit the parking lot of a big supermarket during an afternoon. Count the number of shopping carts left in the lot. What is the value of these carts?

4. Make a list of the abuses you find in in your school and school equipment. Learn about the costs of repairing such abuses.

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Teen Consumers

THE METRIC SYSTEM

What do Barbados, Burma, Ghana, Jamaica, Liberia, Muscat and Oman, Nauru, Sierra Leonne, Southern Yemen, Tonga, and Trinidad have in common with the United States? These are the only countries in the world which are not committed to the metric system. The U.S. is the only industrial nation not using the metric system.

Our measurements system was brought to the U.S. from England by the colonists. Some of our units of measurement probably originated from body measurements. For example, the length of a king's foot became the standard for 1 foot, and a yard was the distance from your nose to your finger tips. When America was settled England had the best system of measurements in the world. This system however has many different terms, with no consistent relationship between them, for example, inch, foot, yard, acre, mile, etc. England, where our system originated in now changing to the metric system.

The metric system originated in France in the late 1700s. The U.S. and England were invited to attend the conferences when it was organized but did not go. The metric system uses units found in nature as its basis because they never change. For example, 0 degree centigrade is the temperature at which water freezes and it boils at 100 degrees. Units of the metric system are divided into 10, just as our money system uses a division of 10.

Most experts feel the U.S. no longer has the choice of whether or not to convert to the metric system. The only choices left are when to change and how. For economic reasons it is necessary.

WHAT WILL THE CHANGE MEAN

Changing to a new system of measurements will not be easy. There will be new terms to learn. Instructions and repair manuals will have to be rewritten. Replacement parts of both English and metric measurements will have to be stocked for several years. Many familiar terms will no longer be used. You will buy milk by the liter, sugar by the kilogram, and fabric by the meter. When we convert to the metric system most things will be labeled with both English and metric measurements. This will make it easier for people to learn the new system. After a time the English measurements will be dropped. In Ohio, California, and Florida, some highways now have speed limits posted in kilometers and in miles.

Americans are not strangers to the metric system. Since the mid-1950s our medicines have been manufactured by metric standards. Cars and motorcycles imported into the U.S. require metric tools and replacement parts. Such electronic terms as ampere, volt, watt, and hertz are units of the international metric system. The metric system is used for sports events and to build competition size swimming pools. American skis are sold in centimeter sizes. The width of photographic film is expressed in millimeters.

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TERMS TO LEARN

The metric system has only a few terms. Once you get the hang of it, the metric system is simpler and easier to use. This is because everything is figured in multiples or fractions of 10.

There are three basic terms used to indicate length, weight and volume.

meter - length
gram - weight
liter - volume

To indicate larger units of length, weights and volumes, the following four prefixes are added to the three basic terms listed above.

deka = 10
hecto = 100
kilo = 1000
myria = 10,000

To indicate smaller units of length, weights and volumes, the following three prefixes are added to the three basic terms.

deci = 1/10
centi = 1/100
milli = 1/1000

USING THE METRIC SYSTEM

Below is a table of lengths which illustrates how the size of each fractional or multiple unit is indicated by attaching a prefix to the name of the primary unit. You can make similar tables for the gram and liter.

1 millimeter	(mm)	=	.001	meter (m)
1 centimeter	(cm)	=	.01	m
1 decimeter	(dm)	=	.1	m
meter	(m)	=	1.0	m
1 dekameter	(dkm)	=	10	m
1 hectometer	(hm)	=	100	m
1 kilometer	(km)	=	1000	m

METRIC-ENGLISH EQUIVALENTS

Below is a table containing a few equivalents for you to use.

1 meter	= 39.37 inches (in)
1 centimeter	= .3937 inch (in)
1 kilometer	= .62 mile (mi)
1 kilogram	= 2.204 pounds (lb)
1 liter	= 1.057 quarts (qt)
1 yard	= .914 meter (m)
1 foot	= 30.48 centimeters (cm)
1 inch	= 2.54 centimeters (cm)
1 mile	= 1.61 kilometers (km)
1 pound	= 453.6 grams (gm)
1 quart (liquid)	= .946 liter (l)
1 quart (dry)	= 1.101 liters (l)

THINGS TO DO

You can select 3 of the 6 following activities to do. Write your answers on a separate sheet of paper and attach to this page. These activities will help you learn more about this lesson. If you would like, you can do all the activities.

1. Determine your weight and height in metric terms. Also determine the distances to 3 cities in Florida.

2. What are some of the household measuring devices that will have to be replaced during the period of conversion to the metric system?

3. Look up the history and the basis of the metric system in the encyclopedia. Write a brief report of what you learn.

4. List as many English units of measure as you can. Give the relationship of the units of length, weight and volume to each other. Try to think of at least 12 units of measure.

5. Find out about the latest legislation related to the metric system.

6. Using a map of the world, identify the 12 countries where the metric system is not the official standard for weights and measures.

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Teen Consumers

SHOPPING SKILLS

You can expect to earn over $350,000 during your lifetime. Not only will you earn this much -- you'll spend this much. You need to be an informed consumer capable of making wise shopping choices if you're to get your $350,000 worth. The development of sharp shopping skills is not easy. However, such skills do enable you to get more of the things you want with the money you have.

The development of shopping skills takes time -- years, in fact. That's why now, during your teen years, is a good time to begin developing these skills. It may surprise you, but there are many adults who could benefit from a refresher course on shopping skills. Below are some golden rules and shopping sins. Study them and see if you can think of times when someone you know has followed the rules or committed the sins listed.

GOLDEN RULES OF SHOPPING

* Deal only with reliable sellers and business organizations. A merchant who stands behind his products and services is your best assurance of satisfaction, quality, and fair prices.

* Read and keep labels, seals, hang tags, and instruction booklets. Ask questions, too. You will need all the information you can get on the performance, use and care of items you buy.

* Check guarantees and warranties. Find out what is promised -- who stands behind the promises -- what responsibility you must accept to benefit from a guarantee or warranty.

* Shop and compare to find the best values. Make comparisons on everything that's important in a purchase -- features, overall quality, prices, charges for installation, delivery, credit, servicing, guarantees and warranties, store policies.

SHOPPING SINS TO AVOID

* Avoid "spurchasing". A spur of the moment decision to buy an item may cause you to spend your money on things you don't really need and may not want later.

* Don't be an "in-outer". When you try to buy everything that's "in", you usually end up "out" of money.

* Avoid spending your money for worthless things that will just collect dust or end up in the back of your closet. Such "empty spending" benefits only the seller.

* Avoid "double-buying". This is the needless duplication of buying items that are used wrong and damaged or lost. How often have you ever had to double-buy items?

* Avoid paying more than you have to for purchases. When you buy an item and pay the price, you are casting a vote for that product to stay on the market.

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* Read and understand contracts fully before signing. Contracts can be enforced in courts of law. Know what obligations you're accepting before you sign any agreement.

* Consider the time, energy, and money required to shop carefully for different items. Sometimes the amount you save by careful shopping isn't worth the cost to you in time, energy and shopping expenses such as parking, gas and other transportation costs.

* Avoid the "something-for-nothing" gimmicks. Free gifts or bargains that are too good to be true are only bait to get your money. Merchants are in business to make a profit. Without making a profit, they go out of business. So, expect to pay a fair and reasonable price for goods and services.

* Don't buy an item or a brand simply because it's expensive or to impress others. "Snob appeal" buying isn't the wisest use of your money.

WHY DEVELOP GOOD SHOPPING SKILLS

* The skills you develop now will serve you as an adult.

* Good shopping skills are of as much value as an increased income.

* Consumer purchases collectively determine which products will stay on the market and which ones will be taken off.

* The knowledge to make intelligent decisions is necessary in a marketplace with a seemingly endless selection of products. For example, there are over 8,000 different items available in a supermarket and more are being added each month.

* By developing and improving your shopping skills, you'll gain more satisfaction from your present expenditures.

* Our marketing system is going to become more complex. The use of multipurpose credit is expanding. We're moving toward a "checkless -- cashless" economy. In the future you can look for funds to be transferred directly from your account to the seller's account. Checks and cash won't be needed.

Each of us has unlimited wants. However, our supply of money is limited. Thus, we must make choices from the many products available. To make the best choices, PLAN BEFORE YOU BUY --------- GET RELIABLE INFORMATION --------- COMPARISON SHOP

THINGS TO DO

You can select 2 of the 4 following activities to do. Write your answers on a separate sheet of paper and attach to this page. These activities will help you learn more about this lesson. If you would like, you can do all the activities.

1. Make a list of 2 things you'd like to buy (over $20). Tell how you can find out all about each item before you buy. List the stores where you can comparison shop for the items.

2. Using the 2 items listed above, comparison shop in at least 4 stores for each item. List your comparisons of prices, quality, features, guarantees & warranties, store policies, etc. Where would you choose to buy each and why?

3. Make a study of sources of consumer information -- both reliable and not-so-reliable. List and tell the advantages and disadvantages of each source.

4. List 2 items either you or your family has bought recently (over $20). Tell why each was purchased. Tell what shopping rules were followed and if any shopping sins were committed. Tell if the purchases have been satisfactory and give reasons why.

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